

# 2022 BENEFITS OVERVIEW

## CITY OF SMYRNA GEORGIA



## OUR MISSION

It is the mission of the City of Smyrna Human Resources Department to maintain a positive, productive, and progressive environment for all Human Resources employees while providing professional human resources assistance and support to all City employees, Mayor and Council, and the general public in the areas including, but not limited to, employee recruitment; benefits; classification; and compensation; payroll; training; organizational and professional development; city policies and procedures; federal, state, and local laws; risk management and employee relations in continuing efforts to attract, retain and motivate current and potential employees.



*Smyrna photos by Richard Garland*

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## HOLIDAYS

The following days are observed as paid City Holidays for 2022:

New Year's Day	Friday, December 31, 2021
Martin Luther King, Jr. Day	Monday, January 17
Good Friday	Friday, April 15
Memorial Day	Monday, May 30
Independence Day	Monday, July 4
Labor Day	Monday, September 5
Thanksgiving Day	Thursday, November 24
Day after Thanksgiving	Friday, November 25
Christmas Eve	Friday, December 23
Christmas Day	Monday, December 26

## ANNUAL LEAVE

Annual leave with pay for regular full-time employees shall accrue at the rate of:

### Regular or Working Test Full-time Employee

(Except Police, Communications, Detention & 24/48 Fire/EMS):

#### Full-time Employment Service: Rate of Accrual:

0 to 5 years of Service	3.08 hours bi-weekly (80 hours per year)
6 to 14 years of service	4.62 hours bi-weekly (120 hours per year)
15 to 24 years of service	6.16 hours bi-weekly (160 hours per year)
24+ years of service	7.70 hours bi-weekly (200 hours per year)

### Police, Communications, & Detention Officers\* (Accrual rate includes 3.08 Holiday hours):

#### Full-time Employment Service: Rate of Accrual:

0 to 5 years of Service	6.16 hours bi-weekly (80 AL + 80 Holiday)
6 to 14 years of service	7.70 hours bi-weekly (120 AL + 80 Holiday)
15 to 24 years of service	9.24 hours bi-weekly (160 AL + 80 Holiday)
24+ years of service	10.78 hours bi-weekly (200 AL + 80 Holiday)

### Fire/EMS Personnel 24/48 Shift\* (Accrual rate includes 4.62 holiday hours):

#### Full-time Employment Service: Rate of Accrual:

0 to 5 years of Service	8.93 hours bi-weekly (112 AL + 120 holiday)
6 to 14 years of service	11.08 hours bi-weekly (168 AL + 120 holiday)
15 to 24 years of service	13.24 hours bi-weekly (224 AL + 120 holiday)
24+ years of service	15.39 hours bi-weekly (280 AL + 120 holiday)

### Part-time Employment Service (between 20 - 30 hours consistently worked per week, mandatory):

0 to 5 years of Service	1.54 hours bi-weekly (40 hours per year)
6 to 14 years of service	2.31 hours bi-weekly (60 hours per year)
15 to 24 years of service	3.08 hours bi-weekly (80 hours per year)
24+ years of service	3.85 hours bi-weekly (100 hours per year)

\*Only those full-time employees hired on or before June 30, 1998, will be permitted to accrue a fifth- week of annual leave at this rate.

## SICK LEAVE

Full-time regular and Working Test employees shall accrue paid sick leave at the following rate:

### Regular or Working Test Full-time Employee (Excluding 24/48 Fire/EMS):

#### Employment Service:

Full-time Employees  
Part-time Employees

#### Rate of Accrual:

3.08 hours bi-weekly (80 hours per year)  
1.54 hours bi-weekly (40 hours per year)

### Fire/EMS Personnel (24/48 Shift Only):

#### Employment Service:

Full-time Employees

#### Rate of Accrual:

4.32 hours bi-weekly (112 hours per year)

## COMPLETE BENEFITS PACKAGE

The City of Smyrna offers a complete package of insurance plans through Anthem Blue Cross, Veracity Rx, Guardian, and Discovery Benefits. These benefits include medical, prescription drug, dental, vision, basic life, short-term disability, and long-term disability.



## WELLNESS PROGRAM

This initiative is a proactive and comprehensive approach designed to provide all employees with a variety of opportunities to improve their health. As a result, everyone benefits - healthy employees are more productive employees which make for a healthier bottom line for the ongoing success of the City of Smyrna.

Good health doesn't happen by chance. It's the result of the choices we make on a daily basis. In order to support these choices, the wellness program will offer a broad range of services, including:

- A Personal Health Profile: An online health questionnaire that provides individual feedback on ways to improve one's health.
- Biometric Testing: A health screening for the measurement of key values in determining heart health, diabetes, and obesity.
- Access to a private and secure website for multiple online wellness tools, self-help programs and health club discounts.
- Access to unlimited private personal health coaches either telephonically or by email. This coaching will be available for weight loss, nutrition, stress reduction, smoking cessation, fitness, and more.
- Other wellness activities planned throughout the year by the local City of Smyrna Wellness.

The program is completely confidential. All the personal health information is collected and held by third-party wellness vendors. The City of Smyrna will not have access to nor receive any individual health information. Only group reports will be shared with the City to assist in reviewing the overall health of the group and in planning future wellness activities.

This unique program includes incentives and has been integrated into the City of Smyrna's 2022 benefit plan in the following manner:

- All employees participating in the Wellness Program will receive at least a \$105 reduction in the monthly cost of their health insurance.

Remember, everyone wins with improved health. The individual benefits from a longer, more enjoyable and improved quality of life; and the City of Smyrna benefits from improved productivity and better control of its health care costs.

## HEALTH PLAN HIGHLIGHTS



	HMO Base Option	HMO High Option	PPO	HDHP
Plan Highlights	In-Network	In-Network	In-Network	In-Network
PCP Copay	\$30	\$25	\$30	100% after Ded
Specialist Copay	\$40	\$35	\$40	100% after Ded
Telehealth	\$10	\$10	\$10	\$59
Urgent Care	\$30	\$25	\$30	0% after Ded.
Emergency Room	\$250	\$250	\$250	100% after Ded.
Individual Deductible	\$1,000	\$500	\$1,000	\$2,800
Family Deductible	\$3,000	\$1,500	\$3,000	\$5,600
Coinsurance	80%	80%	80%	100%
Individual Out-of-Pocket Maximum	\$3,000	\$2,500	\$3,000	\$3,500
Family Out-of-Pocket Maximum	\$9,000	\$7,500	\$9,000	\$7,000
HSA Contribution	No	No	No	Yes
Pharmacy	See next page	See next page	See next page	See next page
Rx Individual Out-of-Pocket Maximum	\$3,000	\$3,000	\$3,000	Included in Med OOP
Rx Family Out-of-Pocket Maximum	\$6,000	\$6,000	\$6,000	Included in Med OOP



# PRESCRIPTION DRUGS

Preferred Pharmacies – 34 Day Supply		Any pharmacy that is not listed as "non-preferred"
<b>Tier 1: Generics</b>		\$15 copay
<b>Tier 2: Preferred Brand*</b>		\$40 copay
<b>Tier 3: Non-Preferred Brand*</b>		\$70 copay
<b>Tier 4: Available on International Formulary</b>		50% of cost (Does not apply to out-of-pocket maximum)
Preferred Pharmacies – 90 Day Supply		Any pharmacy that is not listed as "non-preferred"
<b>Tier 1: Generics</b>		\$45 copay
<b>Tier 2: Preferred Brand*</b>		\$120 copay
<b>Tier 3: Non-Preferred Brand*</b>		\$270 copay
Non-Preferred Pharmacies – 34 Day Supply		CVS, Rite-Aid, Sams, Target, Walgreens & Wal-Mart
<b>Tier 1: Generics</b>		\$40 copay
<b>Tier 2: Preferred Brand*</b>		\$65 copay
<b>Tier 3: Non-Preferred Brand*</b>		\$95 copay
<b>Tier 4: Available on International Formulary</b>		50% of cost (Does not apply to out-of-pocket maximum)
Preferred International Pharmacy		
<b>Tier 4: International Formulary</b>		0% through <b>Pharmacist Concierge Services</b>
Specialty Pharmacy		
<b>Tier 5: Specialty Medications</b>		Specialty Drugs are not covered by the plan. You are responsible for 100% of the cost, which doesn't go towards the out-of-pocket maximum. However, <b>Pharmacist Concierge Services</b> are available to assist in offsetting your financial responsibility with required documentation.
<b>Prescription Out-of-Pocket Maximum</b>		(Does not apply to H.S.A. Plan)
<b>Individual</b>		\$3,000
<b>Family</b>		\$6,000

\*If you choose a brand when a generic is available, you will pay the copay **PLUS** the difference in cost

Note: Some quantity limitations and/or prior authorizations may apply. *You can find full details regarding coverage, eligibility, and limitations in the Summary Plan Description (SPDs) available in the plan document library of Selerix.*

## Pharmacy Benefit Manager Contact Information

- Available 24 hours a day, 7 days a week, including holidays
- Call for help in locating a network pharmacy
- Call to confirm formulary and tier placement Call to get prior authorization and quantity limit information
- Go to <https://veracity.procarerx.com> **after you receive your ID card**

**888.388.8228**

<p><b>What are preferred and non-preferred pharmacies?</b></p>	<p>There are a few pharmacies that are considered non-preferred. They are CVS, Walgreen's, Walmart, Target, Rite Aid, and Sam's Club. You will pay a higher copay when you go to one of these pharmacies. All other pharmacies are considered preferred. We encourage grocery store chains, locally-owned neighborhood pharmacies and Costco as your lowest cost options.</p>
<p><b>Can I get a 90-day supply?</b></p>	<p>You may get a 90-day supply once you have been on the same medication and dosage for 90 days. Then a 90-day supply is available only at preferred pharmacies.</p>
<p><b>What is considered a specialty or international drug?</b></p>	<p><b>Examples of Commonly Prescribed Specialty &amp; International Tier Drugs:</b>  Aubagio, Avonex, Cosentyx, Dupixent, Enbrel, Erivedge, Genvoya, Humira, Ibrance, Imbruvica, Levemir, Orencia, Otezla, Ozempic, Rinvoq, Stelara, Tagrisso, Taltz, Tecficera, Tremfya, Tresiba, Trulicity, Truvada, Victoza, Insulin-like drugs, GLP-1 medications, HIV medications</p> <p>These are examples only and subject to change. The Pharmacist Concierge Services team regularly monitors health plan claim data to ensure all opportunities are presented to members. When the team finds an opportunity, we will have your benefits department ask you to visit <a href="http://www.veracity-rx.com">www.veracity-rx.com</a> so that we can contact you to discuss your medication.</p>
<p><b>Where can I fill my specialty or international prescriptions?</b></p>	<p>Our <b>Pharmacist Concierge Services</b> team can help you obtain your specialty or international drug at the lowest possible cost for you and the company. The Pharmacist Concierge will work with plan members as their advocate and with the specialty medication manufacturer, and other entities to maintain the prescriptions while alleviating the financial burden.</p>
<p><b>How do I access the Pharmacist Concierge Services team when prescribed a Specialty or International Tier Drug?</b></p>	<p><b>NEW CASES:</b> Visit <a href="http://www.veracity-rx.com">www.veracity-rx.com</a> and complete the form with your information. Within two business days, the team will contact you to discuss the documents necessary for obtaining your prescription at a discounted cost to you and your health plan.</p> <p><b>ACTIVE CASES:</b> Call: 888.388.8228  Email: <a href="mailto:help@veracity-rx.com">help@veracity-rx.com</a></p>
<p><b>What will the Pharmacist Concierge Service team ask me to do after I have entered my information in their website?</b></p> <p>In some cases, the following documents are required:</p> <ul style="list-style-type: none"> <li>• A copy of the front and back of your insurance card</li> <li>• A signed copy of the most recent federal tax return</li> <li>• A copy of your driver's license</li> </ul>	<p>The Pharmacist Concierge will contact you by phone or email you with the next steps and specific documentation required by the drug manufacturer or other entities. The documentation will NOT be shared with your employer.</p> <p><b>You must submit required documentation</b> to the Pharmacist Concierge Services team to be processed through this program. <b>If you choose to forego participation in this program, you will be responsible to pay 50% of the cost of international medications and you will be responsible for the full cost of specialty medications.</b> This cost will not apply to your deductible or out-of-pocket accumulators. If you comply by providing the documents requested by the Pharmacist Concierge Services Team, your cost will not exceed a Tier 3 copay. In many cases, you will pay nothing.</p> <p>Please allow a member of our Pharmacist Concierge Services Team to take the lead in discussions with the drug manufacturer or their various foundations that offer assistance. They have vast experience in the pharmaceutical field and are the best resource to get your savings in place in the most expedient manner.</p> <p>Once everything is in place, the Pharmacist Concierge will give you instructions on how your medication will be shipped and how to order future refills.</p>

## CONSUMER DRIVEN HEALTH PLAN (CDHP) WITH HEALTH SAVINGS ACCOUNT

The CDHP with HSA offers lower premiums and higher deductibles than the HMO and PPO Plans. For those employees that enroll in the Consumer Driven Health Plan (CDHP), a health savings account (HSA) will be established with Health Equity (HSA Administrator). The funds contributed to an account are not subject to federal income tax at the time of deposit and withdrawals from the account to pay qualified medical expenses, including dental and vision, are federal tax exempt. Money left in the savings account may earn interest and is yours to keep. Unlike a health care flexible spending arrangement (HCSA), HSA funds may roll over and accumulate year to year if not spent. The HSA is owned by the participant and is fully portable.

The City will make a contribution to your account based upon your CDHP medical plan coverage tier. You may also contribute to your HSA account through pre-tax payroll deductions. The combination of contributions by the City and by you to your HSA account may not exceed the IRS maximum limit. For additional information you may visit [www.healthequity/educate](http://www.healthequity/educate) or call 1-866-382-3510.

Coverage Level	City of Smyrna Total Contribution**	2022 IRS Maximum Contribution	Your 2022 Maximum Contribution*
Employee Only	\$750	\$3,650	\$2,900
Employee + One	\$1,125	\$7,300	\$6,175
Family	\$1,500	\$7,300	\$5,800

\* HSA catch up contributions can be made by participants age 55 and older (up to \$1,000 annually)

\*\*Employer Contributions will be prorated for plan entry after January 1st

## WHAT IS AN HSA?

HSA stands for Health Savings Account. An HSA is separate from your health insurance.

- An HSA is an individual account – you own and manage it
- Funds accumulate year-to-year – no “use it or lose it” provision
- HSAs are portable – you keep your account and 100% of the funds when you change jobs or retire
- Tax savings – contributions are pre-tax or tax deductible, earnings are non-taxable, and qualified distributions are tax-free

### How does an HSA work?

You can participate in the HSA if you elect the CDHP. These special tax-qualified consumer accounts provide access to your health care dollars to pay for eligible medical expenses. Funds deposited into the account belong to the individual account holder. Health Savings Accounts provide money to pay for health-related costs. HSA deposits go into a checking

account that you control – paying expenses by check or with a debit card. Associate contributions can be made pre-tax through payroll deduction.

### What happens if I don't spend all of my HSA money?

At the end of the year, unused HSA funds are not lost, but are rolled over to the next year. Your HSA account grows each year that funds roll over, thereby helping to offset a larger portion of your deductible in future years.

### Can I spend my HSA funds on dental or vision expenses?

Yes, your HSA funds can be used to pay for eligible expenses that are not covered by your medical insurance plan. Eligible medical expenses are defined as those expenses paid for care as described in Section 213 (d) or IRS Publication 502. For a complete list and more detailed information, please refer to IRS Publication 502 titled “Medical and Dental Expenses.”



## WHAT IS AN HSA?

### Am I eligible to participate in the HSA?

You are eligible to open an HSA if you meet the requirements defined by the IRS below:

- You are covered under the Anthem Blue Cross CDHP/HSA Plan.
- You or your covered spouse do not participate in a Health Care Flexible Spending Account.
- You are not enrolled in Medicare.
- You are not claimed as a dependent on someone else's tax return.

### Does the CDHP cover the same things that the traditional plan covers?

Yes, all options cover the same types of expenses and have the same exclusions. Each plan also covers preventive care at 100 percent. The only difference is in the amount of the deductible, copays, and out-of-pocket maximum.

### What is the advantage of the HSA Plan?

HSAs offer you the following advantages:

- **Tax Savings.** You contribute pre-tax dollars to the HSA. Interest accumulates tax-free, and there are no taxes on the funds used to pay for eligible medical expenses.
- **Reduce your out-of-pocket costs.** You can use the money in your HSA to pay for eligible medical expenses and prescriptions. The HSA funds you use can help you satisfy your plan's annual deductible.
- **Invest the funds and take them with you.** Unused account dollars are yours to keep even if you retire or leave the company. Additionally, you can invest your HSA funds, so your available health care dollars can grow over time.
- **The benefits of preventive care without the cost.** Receive 100 percent coverage for nationally recommended preventive care, with no deduction from your HSA or out-of-pocket costs when you see an in-network provider.
- **The opportunity for long-term savings.** Save unused HSA funds from year to year – money you can use to reduce future out-of-pocket health expenses. You can even save HSA dollars to use after you retire.

### How are prescription drug claims paid?

Under the CDHP, eligible prescription drugs are covered the same as any other expense, and are subject to the annual deductible and coinsurance, rather than a copayment. However, any available funds in your HSA can be used to pay for prescriptions.

### How do I access my HSA dollars?

Funds can be accessed via debit card.



The next time you or someone in your family needs to see a doctor, use LiveHealth Online. See a doctor with a smartphone or tablet using our free app, or a computer with a webcam.

With LiveHealth Online, you get:

- Immediate 24/7 access to board-certified doctors
- Secure and private video chats
- Prescriptions that can be sent to your pharmacy if needed



LiveHealth Online is part of your health plan benefits and the cost of a LiveHealth Online visit is a \$10 copay if enrolled in the HMO or PPO plan and \$59 if enrolled in the CDHP plan. Sign up today so you're just a few clicks away from seeing a doctor. It's easier and faster than going to urgent care.

## 2022 BI-WEEKLY EMPLOYEE CONTRIBUTIONS FOR MEDICAL

### Spouse Surcharge

If you elect to cover your spouse under The City's medical plan and your spouse has access to other group medical coverage through their employer, you will have to pay an additional \$100 per month for health coverage. The spousal surcharge will NOT be added if your spouse is retired, self-employed, unemployed, an independent contractor or if they elect their employer coverage and use the City's medical plan as secondary coverage.

<b>HMO Base with Wellness - Bi-Weekly</b>	<b>Non-Tobacco User</b>	<b>Tobacco User</b>
Employee	\$65.00	\$88.07
Employee + One	\$160.86	\$183.94
Family	\$250.23	\$273.31
<b>HMO Base w/out Wellness - Bi-Weekly</b>	<b>Non-Tobacco User</b>	<b>Tobacco User</b>
Employee	\$113.46	\$136.54
Employee + One	\$225.48	\$248.55
Family	\$324.08	\$347.15
<b>HMO High with Wellness - Bi-Weekly</b>	<b>Non-Tobacco User</b>	<b>Tobacco User</b>
Employee	\$78.48	\$101.56
Employee + One	\$185.12	\$208.20
Family	\$287.98	\$311.06
<b>HMO High w/out Wellness - Bi-Weekly</b>	<b>Non-Tobacco User</b>	<b>Tobacco User</b>
Employee	\$126.94	\$150.02
Employee + One	\$249.74	\$272.82
Family	\$361.83	\$384.90
<b>PPO with Wellness - Bi-Weekly</b>	<b>Non-Tobacco User</b>	<b>Tobacco User</b>
Employee	\$114.10	\$137.17
Employee + One	\$287.54	\$310.61
Family	\$453.59	\$476.66
<b>PPO w/out Wellness - Bi-Weekly</b>	<b>Non-Tobacco User</b>	<b>Tobacco User</b>
Employee	\$162.56	\$185.63
Employee + One	\$352.15	\$375.23
Family	\$527.43	\$550.51
<b>CDHP/HSA with Wellness - Bi-Weekly</b>	<b>Non-Tobacco User</b>	<b>Tobacco User</b>
Employee	\$45.54	\$68.62
Employee + One	\$117.72	\$140.79
Family	\$173.49	\$196.56
<b>CDHP/HSA w/out Wellness Bi-Weekly</b>	<b>Non-Tobacco User</b>	<b>Tobacco User</b>
Employee	\$94.01	\$117.08
Employee + One	\$182.33	\$205.41
Family	\$247.33	\$270.41

## DENTAL



## COMPARE YOUR PLANS

- **NAP**- Plan works best for those individuals that have a relationship with a dentist that isn't in the Guardian network.
- **Value**- Plan works best for those individuals that are comfortable going to a network dentist for all their care needs.

Out-of-network benefits are limited to our PPO fee schedule.

COMPARE THE PLANS	Option 1: NAP		Option 2: VALUE PLAN	
Calendar Year Deductible	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$50		\$0	
Family Limit	3 per family			
Waived for	Preventive			
Charges covered for you (co-insurance)	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventative Care (e.g. cleanings)	100%			
Basic Care (e.g. fillings)	80%		100%	
Major Care (e.g. crowns, dentures)	50%		60%	
Orthodontia	50%			
Annual Maximum Benefit	\$1,750			
City of Smyrna employees/members with Guardian Dental Coverage in 2021 will be able to keep any rollover monies accumulated by December 31, 2021 and utilize in the coming years. However, no additional rollover balances may be accrued by any current or future employees/members of the plan.				
Lifetime Orthodontia Maximum	\$1,000		\$1,000	
Network	DentalGuard Preferred			

Bi-Weekly Contributions	NAP Option	Value Option
Employee	\$13.65	
Employee + One	\$26.98	
Family	\$47.27	

## VISION

### Why get a vision care plan?

More and more people are making sure they have access to quality vision care. Since regular eye exams can detect diseases like glaucoma, diabetes, and blindness, enrolling in a vision insurance plan makes good sense.

VSP Vision: Visit any doctor with your Full Feature Plan but save by visiting any of the 34,000 locations in the nation's largest vision network.

Copay	
Exams Copay	\$10
Materials Copay (waived for elective contact lenses)	\$20
Service Frequencies	
Exams	Every 12 Months
Lenses (for glasses or contact lenses)	Every 12 Months
Frames	Every 24 Months
Network	VSP

Bi-Weekly Contributions	
Employee	\$3.85
Employee + One	\$7.46
Family	\$10.95





## FLEXIBLE SPENDING ACCOUNT

This plan helps pay out-of-pocket costs for medical and dependent care costs while increasing your expendable income by utilizing pre-tax dollars.

The plan is administered by Discovery Benefits. Each employee who elects an optional Flexible Spending Account will select an amount to be contributed through payroll deduction. You may elect to obtain reimbursements by check or direct deposit. A Discovery Benefits debit card is also available.

The maximum employee contribution for Health Care is \$2,850 per year. The maximum employee contribution for Dependent Care is \$5,000 per year.

You should think about enrolling in a flexible spending account if you:

- Pay deductibles, coinsurance or copays (including prescriptions) as part of your health plan.
- Buy prescription eyeglasses, contact lenses or saline solution.
- Expect dental and orthodontia expenses in the coming year.
- Pay a housekeeper or day care center to take care of your children or elderly parents.

These tax savings are then reflected as an increase in your income. However, it is important to estimate your expenses as accurately as possible because you will only be able to rollover \$500 of unused funds. Any amount over \$500 remaining in your account will be forfeited.

## BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

The City of Smyrna provides all full-time regular employees with Basic Life Insurance. Your basic life benefit is 1 1/2 times your base annual earnings to a maximum of \$100,000. In the event of your death, your life insurance benefit will be paid to your beneficiary.

There are also Optional Voluntary Life benefits available. This cost would be 100% employee paid. Age reductions start at age 65.

## SHORT-TERM & LONG- TERM DISABILITY INSURANCE

Short-term & long-term disability coverage is also available at no cost to the employee and provides additional income security to employees who are unable to work for an extended period of time because of an illness or disability. Employees are eligible after 1 year of employment.

**SHORT-TERM**— After 14 days of disability, you are eligible to receive up to 60% of your earnings to a \$700 weekly maximum.

**LONG-TERM**— After 180 days of disability, you are eligible to receive up to 60% of your earnings to a \$4,000 monthly maximum.

# Enrollment

**Your benefits enrollment is completed online at**

<https://www.benselect.com/Smyrna>. You may use your desktop computer or any mobile device (scan QR code below) to complete your enrollment.

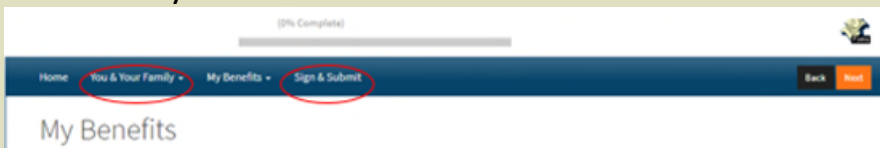
At the "Employee Login" screen, enter your *Social Security Number* and your personal identification number (a combination of the last 4 digits of your Social Security Number and the 2-digit year of your birth).

**Welcome Page-** Follow the onscreen instructions to enroll, find answers to your questions, download forms and more.



To sign and submit to review your enrollment.

To sign and submit, you will need to enter your PIN and click sign form. Once you have completed your enrollment, you will receive an email confirmation within 24 hours. If you have any difficulties enrolling or signing in or do not receive an confirmation email, please contact your HR department. You may also log back into the enrollment site to that verify you submitted your enrollment form.



## SUPPLEMENTAL COVERAGE

The City of Smyrna offers several pre and post tax supplemental coverage plans.

These plans are administered by Colonial Life and Aflac. Each employee who elects optional supplemental coverage will pay 100% of the premium through payroll deductions.

### Plan features:

Coverage is also available for your spouse and children with most products.

- Benefits are paid directly to you, unless you specify otherwise.

- With most plans, you can continue coverage when you retire or change jobs with no increase in premiums.
- With most plans you receive benefits regardless of any other insurance you may have.

### Available Supplemental Coverage Options:

- Disability Insurance
- Accident Insurance
- Cancer Insurance
- Hospital Income Insurance
- Life Insurance

# Employee Assistance Programs

## What is an Employee Assistance Program?

The organization enters into a contract with the EAP to provide several different types of services to its employees and their family members. These services include, but are not limited to, face-to-face confidential counseling with an experienced, licensed mental health professional, behavioral risk assessments, substance abuse evaluations, resourcing to experts when needed, and ongoing training and consultation to help supervisors with troubled employees.



Dr. Wesselink is the Founder and Chief Consultant of **One Source Counseling and Employee Assistance Services**. One Source has a network of clinicians who are able to provide counseling services to match the request of the client (child therapy, substance abuse, anger management, depression/anxiety, relationship assistance to first responders, as well as others who find themselves on the front line in emergency situations.

**6 EAP sessions are available for employees and eligible family members per issue.** For assistance, please call 770.683.1327 or email [help@onesourcecounseling.com](mailto:help@onesourcecounseling.com).

**Additional EAP services are available through the Work Life Matters and Uprise Health which provides you and your family members with confidential, personal and online/web-based support on a wide variety of important and relevant topics — such as stress management, dependent/elder care, nutrition, fitness, and legal and financial issues.**

**Employee assistance program (EAP) consultative services**

- **Telephonic counseling** — unlimited, 24/7 consultations with master's and doctoral-level counselors
- **Face-to-face counseling** — up to 3 visits per employee and household member per year
- **Bereavement support**
- **Tobacco cessation coaching**
- **EAP website resources**
- **College planning resources**

**Work/life assistance and resources**

- **Work Life • Employee discounts • Webinars, podcasts, articles and FAQs**

**Legal/financial assistance and resources**

- **Legal consultation** — unlimited telephonic support and free initial 30-minute consultation, includes a 25% discount on attorney services thereafter; online legal forms; extensive online law library

- **Financial consultation and coaching**, online financial library and calculators
- **ID theft**
- **Will Prep** — online self-service documents available on EAP website; 30-minute consultation (part of Legal Consultation offering) can be used for estate planning/will preparation
- **Legal document preparation**
- **Tax consultation**
- **Online self-service documents** — examples include, but are not limited to living trust, will, power of attorney, deeds

<https://www.ibhworklife.com/employees-resource-center/>

**User Name:** WorkLife

**Password:** 70101

**Phone:** 1-800-386-7055

Available 24 hours a day, 7 days a week





## HYBRID RETIREMENT PLAN

FOR ALL EMPLOYEES HIRED ON OR AFTER 04/01/2020, THE CITY OF SMYRNA'S HYBRID RETIREMENT PLAN CONSISTS OF TWO COMPONENTS: A DEFINED BENEFIT PLAN AND A DEFINED CONTRIBUTION PLAN.



### DEFINED BENEFIT PLAN

The purpose of the City's retirement plan is to provide additional income to make it easier for you and your family to be secure and independent in your retirement years. The defined benefit retirement plan provides a retirement benefit equal to 1% of your five-year average earnings multiplied by your years of service. After you retire, the plan pays you a monthly benefit for as long as you live. Normal retirement is at age 65 if you have at least 10 years of credited service, at any age if you have at least 35 years of service, and when your age and years of service combine to equal at least 80 years (Rule of 80), as long as you are at least 55 and have at least 10 years of service. Early retirement, with a reduced benefit, is also available at age 55 if you have at least 10 years of service.

All eligible employees are required to contribute 5% of their earnings, exclusive of overtime pay, toward the cost of the plan. The City pays the remaining cost of the plan.

### DEFINED CONTRIBUTION PLAN

**401(a)** – The City of Smyrna offers a qualified defined contribution plan which is a discretionary contribution plan administered by OneDigital. The City of Smyrna will match 50% of a participant's voluntary contributions to the 457(b) up to 4% of their income. You are eligible to participate immediately upon employment. Employer matching contributions plus any earnings they generate are subject to the following vesting schedule: Year 1: 20%, Year 2: 40%, Year 3: 60%, Year 4: 80%, and Year 5: 100%. Upon retirement or termination of employment you may select from a number of payout options.

**457(b)** – Your contributions are made on a pre-tax basis and withdrawals are taxed. The maximum contribution is \$20,500 or 100% of salary, whichever is less. If you are (or will be) 50 years of age or older in 2022, you can contribute an extra \$6,500 per year as of January 1.



Employees hired prior to April 1, 2010 should contact Human Resources for information about their retirement plan.



[illegible]

# Notes

This image shows a blank sheet of white paper with horizontal ruling lines. At the very top, there is a curved, dark red header section. The rest of the page is white and contains 20 evenly spaced horizontal black lines for writing.

# Notes

[illegible]

Plan	Administrator	Website	Phone Number
Medical Benefits	Anthem Blue Cross	<a href="http://www.anthem.com">www.anthem.com</a>	855.397.9269
Telehealth	LiveHealth Online	<a href="http://www.livehealthonline.com">www.livehealthonline.com</a>	888.548.3432
Health Savings Account (HSA)	Health Equity	<a href="http://www.healthequity.com">www.healthequity.com</a>	866.346.5800
Prescriptions	VeracityRx	For EXISTING members: <a href="https://veracity.procarerx.com">https://veracity.procarerx.com</a> Specialty or International Signup: <a href="http://www.veracity-rx.com">www.veracity-rx.com</a> <a href="mailto:help@veracity-rx.com">help@veracity-rx.com</a>	888.388.8228
Dental Benefits	Guardian	<a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a>	800.627.4200
Vision Benefits	VSP/Guardian	<a href="http://www.vsp.com">www.vsp.com</a>	800.627.4200
Flexible Spending Accounts	Discovery Benefits/WEX	<a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a>	866.451.3399
Short-Term & Long-Term Disability	Guardian	<a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a>	800.627.4200
457(b) / 401(a)	Empower	<a href="https://participant.empower-retirement.com/participant/#/login">https://participant.empower-retirement.com/participant/#/login</a>	855.756.4738
	OneDigital	<a href="mailto:alice.davis@onedigital.com">alice.davis@onedigital.com</a>	404.626.6452
Employee Assistance Program	OneSource	<a href="mailto:help@onesourcecounseling.com">help@onesourcecounseling.com</a>	770.683.1327
Aflac Supplemental Insurance	Aflac	<a href="http://www.aflacgroupinsurance.com/customer-service/default.aspx">www.aflacgroupinsurance.com/customer-service/default.aspx</a>	800.433.3036
Colonial Supplemental Insurance	Colonial	<a href="mailto:anitahorton@gabenefitcounselors.com">anitahorton@gabenefitcounselors.com</a>	770.592.7356
Broker Help Desk	Oakbridge Insurance	<a href="mailto:benefits2@oakbridgeinsurance.com">benefits2@oakbridgeinsurance.com</a>	706.298.2354

For your convenience, the federally mandated Disclosure Notices, Summaries of Benefits and Coverage (SBCs) and other benefit summaries may be found in the Selerix portal.